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**DECLARATION - USA PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **SECURE ELECTRONIC PAYMENT MESSAGING SYSTEM WITH RECONCILABLE FINALITY**; the specification of which was filed on October 10, 2003 as Application Serial No. 10/679,275.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby claim the benefit under Title 35, United States Codes § 119(e) of any United States provisional application(s) listed below.

Application No.: 60/417,697

Filing Date: October 10, 2002

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: **Martin B. Bushman**

Inventor's signature *M B Bushman*

Date 21 APR 2004

Residence: 1200 South Highland Ave., Fullerton, CA 92832

Citizenship: United States

Post Office Address: same

Full name of second inventor: **Scott M. Volmar**

Inventor's signature *Scott M. Volmar*

Date 4/21/04

Residence: 1213 E. Sudene Avenue, Fullerton, CA 92831

Citizenship: United States

Post Office Address: same

Full name of third inventor: **Richard A. Lee**

Inventor's signature _____

Date _____

Residence: 245 White Pines Drive, Alpharetta, Georgia 30004

Citizenship: United States

Post Office Address: same

Full name of fourth inventor: **Jean-Yves Gresser**

Inventor's signature _____

Date _____

Residence: 31 BD DE Bonne Nouvelle, Paris, FRANCE

Citizenship: France

Post Office Address: same

Full name of fifth inventor: John R. Spain

Inventor's signature _____

Date _____

Residence: 245 Buckner Circle, Anniston, AL 36205

Citizenship: United States

Post Office Address: _____

Send Correspondence To:
KNOBBE, MARTENS, OLSON & BEAR, LLP
Customer No. 20,995

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Residence: 1200 South Highland Ave., Fullerton, CA 92832

Citizenship: United States

Post Office Address: same

Page 2

Attorney's Docket No. INTCOM.001A

Full name of second inventor: **Scott M. Volmar**

Inventor's signature _____

Date _____

Residence: 1213 E. Sudene Avenue, Fullerton, CA 92831Citizenship: United StatesPost Office Address: sameFull name of third inventor: **Richard A. Lee**Inventor's signature Richard A. LeeDate 22 Apr 04Residence: 245 White Pines Drive, Alpharetta, Georgia 30004Citizenship: United StatesPost Office Address: sameFull name of fourth inventor: **Jean-Yves Gresser**

Inventor's signature _____

Date _____

Residence: 31 BD DE Bonne Nouvelle, Paris, FRANCECitizenship: FrancePost Office Address: same

Full name of fifth inventor: **John R. Spain**

Inventor's signature _____

Date _____

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Page 1

Attorney's Docket No. INTCOM.001A

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Date _____

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Inventor's signature _____

Date _____

Residence: 245 White Pines Drive, Alpharetta, Georgia 30004Citizenship: United StatesPost Office Address: sameFull name of fourth inventor: **Jean-Yves Gresser**Inventor's signature Jean Yves GresserDate April 22, 2004Residence: 31 BD DE Bonne Nouvelle, Paris, FRANCECitizenship: FrancePost Office Address: same

Page 3

Attorney's Docket No. INTCOM.001A

Full name of fifth inventor: **John R. Spain**

Inventor's signature _____

Date _____

Residence: 245 Buckner Circle, Anniston, AL 36205Citizenship: United States

Post Office Address: _____

Send Correspondence To:
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**DECLARATION - USA-PATENT APPLICATION**

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Inventor's signature _____

Date _____

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Citizenship: United States

Post Office Address: same

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Citizenship: United States

Post Office Address: same

Full name of third inventor: **Richard A. Lee**

Inventor's signature _____

Date _____

Residence: 245 White Pines Drive, Alpharetta, Georgia 30004

Citizenship: United States

Post Office Address: same

Full name of fourth inventor: **Jean-Yves Gresser**

Inventor's signature _____

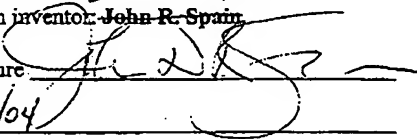
Date _____

Residence: 31 BD DE Bonne Nouvelle, Paris, FRANCE

Citizenship: France

Post Office Address: same

)

Full name of fifth inventor: JOHN D. R. SPAIN
John R. Spain
Inventor's signature 
Date 04/20/04
Residence: 245 Buckner Circle, Anniston, AL 36205
Citizenship: United States
Post Office Address: _____

Send Correspondence To:
KNOBBE, MARTENS, OLSON & BEAR, LLP
Customer No. 20,995

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